# **Track Two**

# **Bridging the Gaps in Programs and Services**

## Opportunities & Challenges for Refugees & Immigrants

## **Larry Laverentz**

The Office of Refugee Resettlement Washington, DC

Each year the President signs an Executive Order that permits the U.S. Department of State to bring to this country a certain number of refugees. In recent years, the number of arrivals has ranged from about 27,000 to 29,000 in the post 9/11 years to about 53,000 persons in fiscal year 2005.

"A refugee is someone outside of his or her country of nationality, who is unable or unwilling to return because of persecution or a well founded fear of persecution, on account of race, religion, nationality, membership in a particular social group or political opinion."

A refugee is different from an immigrant in that a refugee is here to escape persecution, cannot return home, brings virtually no personal property and needs government assistance. The contrast with immigrants is clear with the most obvious, immigrants are here by personal plan.

The approach by the Office of Refugee Resettlement (ORR) has been that the first 2 to 5 years in this country is generally a period of adjustment where refugees are expected to begin employment early on in minimum wage jobs with hopefully upward mobility. The ability to speak limited or no English is not considered to be a barrier to employment. After the period of adjustment, refugees are encouraged to engage in self-employment. ORR has supported this through successful programs of Microenterprise and Individual Development Accounts (IDA). The Refugee Rural Initiative promotes this idea of self-employment through agriculture.

From the perspective of the Office of Refugee Resettlement (ORR), the purpose of the Refugee Rural Initiative is: To meet the goal of long term self-sufficiency for refugees through the use of partnerships to access resources that encourage refugee farming and rural entrepreneurship to take advantage of increasing demands for niche, specialty and organic crops caused by changing demographics and attitudes in this country.

One of the keys to the success of the RRI has been the presence of a coordinating agency or entity in each community. Obviously, its purpose is to understand and promote the coordination of various resources that can support refugees in agriculture. Related to this is the function of identifying and working to solve the challenges that cut across organizational lines and technical areas.

The coordinating body is also important because of the uniqueness of each community. Planning and strategies have to be responsive to the local variables that include such things as growing season, access to population centers, marketing options, suitable crops, soil type(s), cultural attitudes on the part of the refugee and indigenous populations, presence and effectiveness of resource agencies, and state and local regulatory and procedural incentives and disincentives.

Early in the last fiscal year, the Secretaries of USDA and the Department of Health and Human Services signed a Memorandum of Understanding which promotes the working together of offices within USDA with ORR and the Office of Community Services (OCS) within DHHS to improve the coordination of programs and services to refugees and other low income individuals engaged in farming and rural entrepreneurship. In follow-up to this a work plan has been developed that

calls for specific areas of coordination and responsibility. In keeping with the spirit of this, several USDA officials recently

participated in a national Rural Refugee Initiative Workshop in Columbus, Ohio.

## **New Entry Sustainable Farming Project**

## **Hugh Joseph**

Tufts University Boston, Massachusetts

Immigrants and refugees who start to farm in the US are not just like any other beginning farmers. They face many challenges adapting to life in the US and this also translates to challenges with building a successful farming life and enterprise. Three important areas are summarized below:

1. Farmers' backgrounds: Many immigrants and refugees who begin farming in the United States usually are not beginning farmers. They have a farming heritage; these days this is usually from a tropical Third World country. Previous farming was often subsistence or small scale enterprise, with limited equipment and infrastructure or access to credit. In a sense, these farmers have to unlearn many of the practices that worked in their homelands as they adapt to and learn about "advanced" market-based agriculture systems functioning within an everexpanding global context.

**Solutions:** Provide opportunities for farm training and education and for improved access to farm resources through programs directed towards these producers.

2. Demographics: Many immigrants and refugees are settled in urban communities where there is housing and social services. But that makes access to affordable farmland more difficult. Once in the US, immigrants and refugees often experience language and literacy barriers. Educational limitations and cultural and social differences can also be barriers.

**Solutions:** Limited employment opportunities due to education or literacy limitations can be easier to manage in agriculture. Farming near urban areas

provides easier access to large markets, particularly ethnic ones. Adult education classes should be encouraged.

**3. Production:** Production challenges for immigrant and refugee farmers include:

Lack of familiarity with crops that grow well in the regions of the US; similarly, figuring out how to grow crops that they raised in their home countries within the different climates and soil conditions that exist here. Pest management: Lack of familiarity with handling pest problems, combined with limited education and literacy and English language can lead to pesticide misuse and subsequent health and safety risks.

Traditional patterns of family and community labor run up against US labor laws and other regulations. Finding safe, legal and reliable seed sources for non-traditional crops can be difficult. Some items may be restricted, such as water spinach, and require special permits.

Being accustomed to using laborintensive production methods and use of traditional planting systems can slow adaptation to using appropriate farm equipment and to more rapid farm expansion.

Trends in industrial agriculture - including scale and concentration - make it hard to raise animals and having mixed use farms.

**Solutions:** Offer farm training opportunities to learn about US agriculture; focus more on mainstream products; farming experience in the US before starting a farm business; e.g., as farm labor, apprentice, or partners; focus on farm enterprise versus farm production approaches; e.g., know your market first.

### 4. Marketing:

Ethnic crops often have limited markets - often in ethnic areas - that may restrict marketing opportunities. Many ethnic crops bring low prices, especially in the ethnic communities where the demand is highest. Many immigrants and refugees struggle with the challenges to build marketing relationships. Small producers can be unfamiliar with market demands such as postharvest handling, grading, packaging, presentation, and pricing. Ethnic markets often don't place a premium on organic, sustainable or even fresher quality foods - price is

the driving force
Many immigrants and refugee farmers
find it hard to market to buyers who
are not in their communities; many
don't know what markets are
available.

**Solutions:** Assistance with marketing (coops, coordinated deliveries) can be critical; similarly, training in marketing skills and opportunities; focusing on niche or specialty markets where prices are highest; doing value added processing; looking for high end markets as a priority.

## **Immigrant/Refugee Farming Projects**

### **Chris Morton**

Minnesota Food Association Arden Hills, MN

The USDA's Farm Service Agency's Office of Outreach web site includes a short historical piece that describes the implementation of Section 2501, or the Outreach and Assistance for Socially Disadvantaged Farmers and Ranchers Program:

The Small Farmer Outreach Training and Technical Assistance Program, initiated during Fiscal Year (FY) 1983, was part of the former Farmers Home Administration (FmHA) response to the USDA Task Force on Black Farm Ownership. It was also reflecting a commitment to implement Presidential Executive Order 12320 dated September 15, 1981, (signed by President Ronald Reagan) to support Historically Black Colleges and Universities (HBCU).

The Food Security Act of 1985 directed FmHA to continue funding small farmer training and technical assistance programs. The Agricultural Credit Act of 1987 required FmHA to assist socially disadvantaged farmers by establishing an outreach program to advise these farmers on farm ownership loans and of the availability of FmHA inventory farmland for purchase and also to provide training and technical assistance.

Title XXV, Section 2501 of the Food, Agriculture, Conservation, and Trade Act of 1990 charged the Consolidated Farm Service Agency (CFSA) with the implementation of the Outreach and Assistance Grants for Socially Disadvantaged Farmers and Ranchers Program. Using this authority, CFSA would enter into agreements with

1890 and 1862 Land Grant
Institutions, American Indian
Community Colleges, Hispanic Serving
Institutions and community based
organizations to reverse the decline of
socially disadvantaged farmers and
ranchers across the nation through
training and technical assistance.

In the late-1990s, new immigrants were added as a classified group to be included as "socially disadvantaged." Tufts University and Minnesota Food Association were contracted with to establish an outreach and assistance program for new immigrants. Both Tufts University and Minnesota Food Association spread their focus over Southeast Asian/Hmong, Latino, and African immigrants and refugees.

For the last ten years, there has been a large number of colleges and universities, as well as community-based organizations providing outreach, training, and technical assistance to new immigrants wishing to return to their agrarian roots and become farmers. Much of the training and technical assistance, then, has been focused on farm business management in America's capitalistic system, and crop production in a variety of climates and varying soils.

One continuing nagging problem is the question of land access, both on the front end for training opportunities, and on the back end as participants graduate from training programs and want to purchase their own farms:

Land is expensive, even for training programs;

New immigrants and refugees often want only to lease land at a very

low cost, but not participate in any type of training program;
New immigrants will often lease three (3) to five (5) acres of land from local farmers as an inexpensive way to have access to land, and keep their prices low;
Land in the urban and suburban circles are often very expensive,

particularly in communities where new immigrants/refugees live (e.g., St. Paul/Minneapolis, Milwaukee, San Francisco); Immigrants and refugees are resistant to moving to rural communities where land is more affordable.

# ISED Solutions, Refugee Rural Initiative (RRI)

### **Ben Turner**

Institute for Social & Economic Development Washington, DC

The Office of Resettlement (ORR) has engaged ISED Solutions to explore how to maximize opportunities for refugees who desire self-sufficiency through starting or expanding an agricultural enterprise.

To assist ORR's efforts, and to better understand how refugee serving agencies can serve refugee agricultural enterprises, ISED Solutions has engaged 11 direct service partners from California to Massachusetts among the network of non-profit community based and faith based organizations serving refugee communities. RRI partners bring experience providing asset development programming such as micro-enterprise development, community development, or individual development account programs, or have working relationships with organizations that provide such services.

Important goals of the RRI are:

to facilitate collaborations and partnerships between the local refugee service providers and USDA agencies; to help agencies retool or redesign their micro-enterprise programs for a better fit with the needs of food sector entrepreneurs; to compile as much information as possible within the limits of this project, about the involvement of refugees in the agricultural sector.

In addition to the issue of access to land and training opportunities, many refugee farm operations are chronically undercapitalized, which in part impedes an operator's ability to finance land purchases, cold storage facilities, farm equipment or under take other market driven strategies to increase income.

Many refugee operators find that securing farm financing can be challenging due to:

A reluctance of many farmers to file taxes

Lack of proper, consistent record keeping

Absence of credit histories

Non-engagement of market driven strategies such as crop diversification, transitioning to pesticide free organic farming and lack of willingness to relocate to areas outside of second and third tier suburban areas where farm land is cheaper.

**Solutions:** Some strategies to increase access to finance for refugee operators are for government agencies like Farm Service Agencies, Extension Agents, and the USDA in general, to design and deliver products and services that promote and assist limited or non-English speaking farmers. Employees of these agencies must begin to learn to recognize the important contribution that refugees and immigrants can make to American Agriculture and begin to tailor their efforts for the needs of small and very small farming operations. They could, for example, provide special incentives for sellers and buyers of smaller (5 to 40 acres) acreage.

Organizations such as Mutual Assistance Associations and Voluntary Agencies, those entities responsible for helping refugees resettle, must continue to work towards redesigning and retooling their economic development programs to become more competent at the delivery of technical assistance to clients who work in the farming and agri-business sector. This entails creating more farm specific cash flow loan solutions, providing relevant loan capital for asset purchases and most importantly work with operators on

market driven strategies to enhance operations.

Additionally service providers need to establish working relationships with traditional providers of agricultural services and finance, and they need to understand the inter-relatedness of farm sector systems of distribution and develop effective strategies to help refugees' access and secure profitable markets.

# Native Women in Agriculture Vicki LeBeaux

Intertribal Agriculture Council Billings, Montana

### **Polly Hayes**

Seminole Tribe of Florida Florida

### **Jeannie Benally**

Navajo Nation Shiprock, New Mexico

## **Janie Hipp Rogers**

University of Arkansas Fayetteville, Arkansas

### Vicki LeBreaux

Intertribal Agriculture Council Chartered in 1987 - Promoting the Indian Use of Indian Resources

Programs to meet member needs

American Indian Foods

Trademark

Farmer To Farmer Program

Outreach Program

Policy

American Indian Foods – "Taste the tradition"

Initiated in 1998 - tradeshows and export seminars

Europe and Asia -proven countries, established markets

Currently working with the following products: salmon and seafood, blueberries, cranberries, buffalo, beef, olive oil, citrus (all variations). apples, asparagus, seasonings, teas, rice, alfalfa pellets, melons

native chef conducting "Native Tastes Seminars" = Canadian Food and Beverage Show; London Fine and Fancy Food Show, Native Tastes Seminars in London, Asia and Canada

Reverse trade missions, shows, seminars

Trademark program

Domestically Established - Criteria must be met

Made by American Indians Trademark - United States Department of Commerce reports that non-Indians using "Indian" labeling accounts for at least 20% of \$1 billion industry - Solution?

"Made by American Indians" Trademark

"Produced by American Indians" Trademark

Since its first use in 1993, the trademark has grown to include over 500 users with domestic & international exposure

Must be a member of a federally recognized tribe, application with IAC, IAC approves, license term applies, incorporation of trademark into label of the product

Allows Product Differentiation -Commodity vs. Specialty Product; "Niche Market"; Value-Added; Original Stewards of the Land; Naturally Raised; Improves Native American Economies

Farmer to Farmer Program with Winrock International

Native people volunteer time & agrelated expertise

All expenses paid, Length of trips: 10-14 days, End of trip report, Follow up

Register in IAC Database, Review Scopes of Work with IAC

### Outreach Program

Four IAC staff located in each of the four regions in the Indian Country

Assist in Agency/program understanding, provide education & training, serve as an information resource; Farm Bill - Testify to Congress on current legislation; represent a concerted voice for Indian Country on Ag Issues

### **Polly Hayes**

Discussion of one tribe's experiences with 4-H programming

Try to fuse program with our strong traditions - have been raising cattle for over 200 years and we have the 10-12th largest U.S. herd and 4-5th in Florida. - One of the first nationally to be involved with Animal ID program and our children are very much involved with the entire process.

We touch about 80% of tribal youth with our programs, around 40% in registered projects and another 40% in school enrichment programs; every year we try to get stronger.

The Seminole Tribe has had a 50+ year involvement with our 4-H partners - traditonal clothing, baskets, dolls - keeping it alive our kids are showing interest in video and technology transfer

Over 90% of Tribal members are active participants in the programs administered by the Seminole Tribe's Education Department; over 450 Tribal member students have graduated from high school since 1945; approximately 570 Tribal members currently attend Florida public schools schools; more than 70 Seminole students are known to be enrolled in 59 different colleges or universities.

### Jeannie Benally

Farm Safety

Chemicals & Their Uses

Canal Ditch Safety

Cattle Handling Safety

4-H Youth Leadership Activities

**Public Speaking** 

Livestock Projects

Demonstrations

Workshops

### Ag Education

- Livestock Seminars
- Agricultural Days
- Small Farms Workshop
- Master Growers Program
- Demonstration Plots

Annual Livestock Auction & Dine Agriculture, Inc.

Building Alliance with Navajo Communities for Health and Wellness

### Janie Hipp Rogers

<u>Our Mission</u>: To provide a network and forum for Native Women in Agriculture.

Our Vision: As Native Women of the Earth, who are educators, nurturers and conductors of cultural unity for future generations; we will address agricultural issues relating to education, food systems, viability, preservation of cultural identification and understanding.

- Where are we? Throughout North America and beyond
- What have we contributed?
   Historically, culturally, traditionally,
   we are agriculture in our
   communities
- Federally Recognized Tribes in the U.S. - 564+ federally recognized tribes and 264 federally recognized Alaskan villages; "federally

recognized" = tribes and groups that have a special, legal relationship with the U.S. government; Government to government relationship; Usually treaty related

### Our Land

- 275 land areas are administered as reservations (reservations, pueblos, rancherias, communities, villages, etc.) Largest = Navajo Reservation = 16 million acres of land in Four Corners area; total of 56.2 million acres of land held in trust by the U.S. for various Tribes and individuals; of that 47 million acres of land is used in agriculture
- Land fractionation is a large issue Secretary of Interior serves as
  trustee for such lands Bureau of
  Indian Affairs (BIA has delegated
  responsibilities Ongoing litigation
  with Department of the Interior
  and BIA ---re: management of
  accounts High percentages of
  land on reservations is owned,
  occupied or leased by non-Indians

### What/Who is our agriculture?

- 1992 Census of Agriculture 8,346 farms operated by American Indian -Under-reporting is a serious problem
- ERS comprehensive report of limited resource and socially disadvantaged farmers (1990s)
- 80 % of all farms operated by Women, African Americans and Native Americans sold less than \$25k in agricultural products in 1992
- One-half of the farms operated by Native Americans were in the Southern Plains region – 2/3 of all American Indian farms located in the OKC, Billings and Sacramento regional offices of RMA
- Almost all land farmed by Native Americans is on reservations, but this didn't take into consideration the numbers of Tribal Nations that are

- non-reservation Tribes found in the Southern/Southeastern region of the country Most farms harvest outside a contractual relationship and most receive no government payments (WRP, CRP, EQIP, etc.)
- Keepseagle litigation still pending --re: access to governmental program
- Most incorporate some form of livestock, plus hay, corn, wheat, soybeans, fruits, nuts and berries; Rapidly growing niche products sector

<u>Intertribal Agriculture Council report</u> in conjunction with the Federation of Southern Cooperatives (1995)

- 9% of respondents had college degrees, most had high school + some college; 78% were primary wage earner; 46% were receiving at least \$10k in on-farm income; 70% received at least \$10k off-farm income; Only 14% received FSA loan; 1/3 reported having crop insurance between 1990-1995
- Most recent Census Report (2002) American Indians operated 56.8
   million farmland acres or 6 percent of
   the 938 million U.S. farmland acres;
   Sold \$1.64 billion of agricultural
   products including \$781 million of
   crops and \$857 million of livestock;
   make significant contributions to U.S.
   agriculture; number of American
   Indian farm operators identified totaled
   42,304; these numbers still do not
   reflect full impact of Native American
   agriculture; Still underreporting
- Extension Indian Reservation Program

   Authorized by the 1990 Farm Bill
   (P.L. 101-624); 8 programs in 15
   states; AK, AZ, FL, ID, MS, MT, NC,
   NV, NM, ND, OK, OR, SD, WA, WY; 86
   agents in 19 states; \$1.9 M (early 2000s) originally authorized for \$8.0 M; Agents are employees of
   Cooperative Extension Service of the state where the reservation is located;
   Office and work on Reservations;
   Conduct Extension work on behalf of Native Americans residing on reservations

### <u>American Indian women – America's First</u> Farmers

- Our primary responsibility is to gather plant foods – brought about the revolutionary transformation to "agriculture" - Made first agricultural discoveries and began centuries' long process of domesticating crops allowed villages to flourish and political systems to develop
- Although farming takes place throughout what is now the Eastern U.S., European colonists described the land as vast, empty tracts
- Reinforced claims to ownership through eminent domain (English common law) - If unoccupied or unused, the land belonged to "the Crown" - In order for colonization, must portray land as untilled
- Actually intensive cultivation underway along with seasonal storage of surplus
   Early reports indicate planting of 2 crops (double cropping) and field rotations underway
- Other techniques shared with settlers

   techniques in place when colonists
   came
  - Which seeds to plant and where - Fertilizers & Natural insect repellents
  - Intercropping & Double cropping - Raised bed farming & terraces
  - Plows Irrigation systems and aqueducts -Aquaculture
  - Food coloring and food preservation & Food storage

- Women's rights
  - Iroquois League of Five Nations – existed prior to colonization
  - Women had full political participation men made decisions but women had power to veto them Women had power to appoint men to positions of authority Matrilineal societies lineage traced through women Property and clan affiliation owned and passed on through women
  - Iriquois Constitution –
     "women shall own the land
     and the soil. Men and
     women shall follow the
     status of the mother."
- Women as head of households traditionally and is still very common among tribes today

Challenges as we move forward...Native
Women in Agriculture

Re-engaging Native Youth - Return to organic and traditional foods

Creating network/support for Native Women to impact Native Agriculture in positive ways

Local food systems & export of food products

Ensuring land base, health of land base, health of peoples; Funding

# Outreaching to Socially Disadvantaged Farmer & Ranchers along the Texas Mexico Border

### **Omar Garza**

The Texas Mexico Border Coalition Community Based Organization Rio Grande City, Texas

This community-based organnization (CBO) was formed when a Local Soil and Water Conservation District realized that there was a gap that needed to be filled. Technical assistance, as we knew it, was becoming harder to access, especially in the border region of Texas. In 1998 the organization was incorporated in Texas and the process started to become a non-profit 501c3 organization. This was a costly process, especially for an organization with no funds. It took some commitments from the Soil and Water Conservation District and a few individuals to come up with the needed cash.

In 1999 membership was opened, and several membership meetings were held within the region. The initial members were all committed producers who also shared the dream of an organization that would help with technical assistance and other educational activities. The initial organizers now decided that it was time for them to step back and allow the organization to move forward. Members elected membership from the CBO area and activities started. Membership reflects the makeup of the area and represents the different farming, ranching, and related activities from the area. Membership now stands at approximately 150. Once a member signs up, that person is a member for as long as that person wants to remain one. Membership dues are paid only once. A member may request to be removed from the mailing list at any time.

As a 501c3 organization we can access grant money from the different governmental agencies. In the past we have worked with RMA, NRCS, FSA, FSIS,

and others. We have also worked with SARE on one project a few years back. Our partners include Colleges and Universities, other Non Profits, other agencies, and many local and county groups. Currently we are working on the following: 1. Risk Management Agency Outreach Grant through the F.A.R.M. project. 2. Natural Resources Conservation Service on a TSP grant. 3. CSREES on a 2501 eFARM Project. We are also involved in several other smaller grants from different agencies to provide some other specific service. All grants are related to providing educational and technical assistance to the communities in the area that we serve. Meetings are provided thru partnerships with the local agencies and, in many cases, local landowners to develop agendas beneficial to the area's needs.

Meetings are set up in conjunction with tours and etc. at the different locations. Arrangements are made, working with local organizations, such as Cooperative Extension Service, Rural Development, Texas Department of Agriculture, and others to assist with logistics. We depend on producer input to provide topics relevant to their needs. For example: in the Winter Garden area of Texas, through communication with small producers at a local farmers market it was learned that many of the 5-10acre vegetable farmers were selling their produce for cash and not even reporting it on a Schedule F Form 1040. Some have never filed a schedule F, therefore, they had no information for FSA in applying for a farm loan. This became a topic at a meeting where Schedule F was explained. There are many other examples but this gives you an idea. All of our meetings are producer

driven: they are the ones who tell us what information they need.

Finances are an important part of any program because money is needed to provide what is needed. Good financial records are important because those show the stability of the organization. A good working relationship with a solid financial institution is essential. Re-imbursements take time to go through the process. You have to be able to function as you wait for those. This problem grows as the organization grows

Our work plans are in line and are consistent with the organizational principles. It is important to keep in touch with clients. Some of our clients are followed from the start to the finish of an activity. Our best resources come from the producers whom we provide information to. If after a producer has been rejected by banks and FSA, we at times take the necessary steps and take them to the AC Bank and at times they will be successful in obtaining credit. If not we continue to work with them and provide financial information so they can become credit literate.

### Some of our partners are:

- Risk Management Agency:
   Thousands of producers have been informed about becoming better at managing risk in their enterprise.
   Numerous meetings have been held over the last 4 years with documented results.
- Natural Resources Conservation Service: Many producers have been assisted with their conservation program planning through their EQIP, CRP, WIP, and several other programs.
- 3. Farm Service Agency: Multiple programs have been presented to thousands of producers with information on commodity

- programs, loan programs, NAP, eGOV, and other programs. In collaboration with FSA, an eHELPDESK has been set up to answer producers' questions about computer internet usage. It is staffed 8 hours per day 5 days per week. NRCS in Texas is also a collaborative partner in this endeavor.
- 4. Cooperative State Research,
  Education, and Extension Service:
  Through a 2501 project the CBO
  has undertaken the task of training
  producers in using the internet to
  conduct eGOV business through
  our eFARM project. There are
  thousands of people trained in this
  endeavor. This has been a
  collaborative project with Rural
  Conservation and Development
  Districts, NRCS. After the training,
  they are given the number for the
  helpdesk in case problems arise
- 5. University of Texas San Antonio and Texas A&M University:
  Assisted both Universities with their HLRPN program from the creation of that program. They develop leaders in their Masters and PhD programs specifically for leadership positions in agriculture. We are a source of local information and contact with the real world. Leadership from our organization have served on their selection committee.
- 6. University of Texas Pan American:
  Through the University's External
  Affairs Division, we collaborate with
  many of their rural programs; from
  the Rural Development Center to
  their Farm Service Agency Hifarm
  Project

# Bridging Communication Gaps in Programs and Service

Jorge O. Comas USDA-FSA Washington, DC

The objective of this presentation is to discuss the communication gaps that sometimes exist in the delivery of programs and services and to present some of the tools that Farm Service Agency (FSA) has developed to bridge those communication gaps. These tools are being utilized to provide customers with the ability to obtain information and conduct transactions and to increase the participation of small and limited resource farmers and ranchers in FSA programs.

### Have You Ever...

- Have you ever had trouble articulating a complex concept?
- Have you ever doubted that someone truly understood you-or that you completely received someone's message?

### **Effective Communications**

The success of agricultural programs and other programs depends on multiple factors but:

• Effective communications is a MUST...

### **Communications Gaps Form When:**

The message is not received, or Differs from the message received

### **Concepts in Communications**

Understanding and applying the concepts in communication gaps will help us determine:

- How the gap happened?
- What we can do about the gap?
- How we might prevent the gap in the future?

### **Effective Communication**

Technical professionals including agricultural practitioners have to communicate effectively in order to;

- Understand customers' requirements and needs
- Build successful working relationships
- Meet customers and market demands, and
- Survive and successfully manage time pressures

### Miscommunication

- So often, communication breaks down, and nothing gets done or at least done well.
- If you have ever experienced miscommunication, then you know that words mean different things to different people.
- Every day differences in communications cost your business, organization or association a lot of time, energy and money.

### **Bridging Communication Differences**

Utilize effective communications including the use of other languages to communicate with your customers.

Words are your ambassadors

They open or shut the door

They program you for either success or failure, and

They tell people what to believe about you and your business.

# What are some of the things that FSA is doing to bridge communications gaps in programs and services?

FSA is translating vital public documents and information into non-English languages to improve the delivery of its programs and services.

FSA is developing a foreign language website to accommodate the language needs of LEP customers.

FSA currently provides LEP customers assistance including TTY services for the deaf and hearing impaired via two bi-lingual English/Spanish contractors. They operate Monday to Friday, 8 to 5 p.m. Eastern Standard Time.

Phone: 1-866-538-2610 (toll free)

FAX: 1-866-302-1760 (toll free) TTY: 1-866-480-2824 (toll free)

These services are being enhanced through a broad initiative to provide LEP customers with the ability to obtain information and conduct transactions using advanced Knowledge Base and Voice Self-Service (VSS) technologies.

FSA has successfully piloted an integrated based content resources management solution (AskFSA) that provides online self-service, e-mail response management, an intelligent knowledge base, and incident queuing and routing capabilities.

FSA developed a Field Translations Review Team (FTRT) to review documents and information including public forms translated by contractors for compliance.

FSA utilizes cooperative agreements with community based organizations, educational institutions and farm groups to broaden the Agency's outreach activities for small farmers and ranchers.

A network of State Outreach Coordinators help county offices and service centers coordinate outreach efforts at the grass root levels.

FSA provides support for small farm conferences and activities like the one that we are here today.

### What is Farm Service Agency?

Farm Service Agency (FSA) is the USDA's principal agency charged with promoting a stable and abundant American food supply. This objective is best met by supporting America's production agriculture community and helping protect the Nation's food and natural resources.

FSA serves the public by providing ALL farmers and ranchers with access and opportunity to participate in farm commodity, credit, conservation, environmental, and emergency assistance programs. Through these activities, FSA supports the USDA mission and help ensure a healthful, stable, accessible, and affordable food supply. Through these programs, FSA also fosters good land stewardship, which will help preserve our agricultural prosperity for generations to come.

### **FSA Program Information**

### FSA programs are legislated by:

Farm bill

Annual Appropriations

Disaster and Emergency Acts

### FSA personnel may also be contacted at:

Farm and Equipment Shows

Town Hall Meetings

County Fairs

County Offices/USDA Service Centers

# <u>Producers may also obtain information through:</u>

Local USDA Service Centers

Newsletters

National FSA Website -

www.fsa.usda.gov

State FSA Websites - www.fsa.usda.gov/ST

### **Program Benefit Delivery**

Producers (including small, limited resource and beginning farmers and ranchers) apply for benefits and are serviced by their local service center.

County Office elected committees, comprised of farmers in the county office

area, are responsible for overseeing FSA services delivered and outreach to the farming community.

For the 2005 County Committee (COC) elections, the Secretary's office determined to target a total of 440 counties for special efforts to encourage participation and to attempt to increase SDA representation on the COC. The counties were identified using Census of Agriculture data.

# An Innovative Approach to Meeting the Needs of Underserved Populations

### Stephan L. Tubene, Okarsamaa B. White, and Mark Rose

University of Maryland Eastern Shore Glen Burnie, MD

#### Introduction

Reaching underserved farming populations can be challenging. Underserved farmers do not always have access to resources offered by both state and federal agencies. Assessing the needs of these farmers and responding to their needs in a timely manner is critical to farmers' success. Such clientele must be cautiously assisted using creative and innovative methods. This paper aims at (1) introducing the new audience not vested in traditional Cooperative Extension and USDA services; (2) discussing ways used to effectively reach this new audience, and (3) discussing collaborative efforts through mutual programming, resources sharing, and commitment across agencies.

# Underserved Farming Populations in Maryland

Maryland Target and Fringe Areas
Maryland Socially disadvantaged farmers
and ranchers are referred to as limitedresource farmers, which include women,
minority (i.e., African Americans,
Hispanics, and Asians), and new
immigrant farmers.

Maryland Outreach and Assistance for Socially Disadvantaged Farmers and Ranchers (OASDFR) targets 12 counties (i.e., 5 in Maryland's Eastern Shore, 5 in Southern Maryland, and 2 in Virginia's Eastern Shore) comprising a total of 235 farmers. In addition, the Outreach project works closely with other underserved audiences (26 farmers) located in fringe areas (Howard, Montgomery, Talbot, Queen Anne's, and Kent counties).

### Target region comprises:

 Maryland's Eastern Shore: Caroline, Dorchester, Somerset, Wicomico, and Worcester counties;

- Southern Maryland: Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's counties; and
- 3. Virginia's Eastern Shore: Accomak and Northampton counties.

The targeted area has a significant number of underserved farming audiences. In general, limited-resource and minority farmers and ranchers do not usually attend traditional Extension meetings and workshops due to many reasons including time differential, communication breakdown, and previous experiences with government programs. However, small farmers participating in the Maryland OASDFR program have gained significant hands-on experience in various aspects of farming including production, marketing, finance, record keeping and farm management; acquired, owned, operated, and maintained farms; increased their participation in various USDA programs; and improved the profitability of their farms.

### New Immigrant Farmers

Beside U.S. limited-resource and minority farmers, there is a growing influx of newcomers into the agricultural business commonly known as new immigrant farmers. According to the National Immigrant Farming Initiative (2004), immigrant farmers are immigrants and refugees, including farm workers, who aspire to have a farm business or are currently farming for the social and economic benefit of their family and community.

Immigrant farmers as well as beginning farmers, not properly framed in the Economic Research Service's farm typology (Hoppe, and MacDonald, 2001) have special needs that must be addressed by institutions interested in

their survival and success (Tubene, 2002).

This new category of farmers is a new rising star, which deserves much attention from policy makers and agricultural service providers. In fact, new immigrant farmers have little or no knowledge of the U.S. agriculture and U.S. farming requirements even though most of them were farmers in their homeland. Their needs must be identified within this new frame in order to better know them and serve them effectively.

Changes that have affected Maryland agriculture, namely the housing development pressure on farmland, and the downfall of the tobacco industry, have also brought new opportunities to small-scale farmers, particularly, new immigrant and beginning farmers, in terms of diversified agriculture and alternative market opportunities.

### **Reaching New Audience**

Land-grant universities have an international reputation of taking the university to the people. Created by the Morrill Land-Grant College Act signed by President Abraham Lincoln on July 2, 1862; 1862 colleges became the first institutions in the nation to teach "branches of learning related to agriculture and the mechanic arts" without excluding other scientific and classical studies (Rasmussen, 1989).

The land-grant university system was thereafter strengthened by subsequent legislations, namely the Hatch Experiment Station Act of 1887, the Second Morrill Land-Grant College Act of 1890; the Smith-Lever Act of 1914, which established the system of cooperative extension services; and the Tribal Colleges Land-Grant Status of 1994 known as a provision of the Elementary and Secondary Education Reauthorization Act (NASULGC, 2005). While 1862 land-grant universities are recognized to serve predominantly Caucasian populations, 1890 and 1994 institutions serve predominantly African Americans and Native Americans respectively.

Building relationships and trust is crucial to meeting the needs of underserved audiences. However, over the years some minority farmers have lost such trust and faith in the U.S. government agencies due to discriminatory practices (Tubene, 1999; and USDA, 1999). This made it difficult for government agricultural service providers to effectively do their job of providing technical services to minority farmers.

As for any agricultural service providers, meeting the needs of underserved audiences requires careful identification and understanding of their needs. This includes understanding their daily struggles and designing programs around these specific needs. In the last five years, the Small Farm Institute, the Maryland OASDFR program, and Maryland NRCS have utilized and promoted strategies that encourage and assist underserved farming population to acquire, own, operate, and maintain farms. These innovative and non-traditional methods used to reach farmers are farm visits, one-on-one technical assistance, farmer focus groups, hands-on workshops and seminars, networking events, trials and demonstrations, on-farm research projects, and targeted scheduling strategy.

# Leveraging Resources across Agencies

Partnerships and cooperation among agencies and organizations are key components to identifying small farmers and their needs and increase the capacity of these agencies and organizations to provide technical and/or financial assistance to small farm clientele. Limitedresource and minority farmers are underserved because of lack of interest from both farmers and government agencies. On one hand, government agencies design "one size fits all" programs; and on the other hand, limitedresource and minority farmers do not trust government programs due to past experiences. Hence, advocating for this segment of the forgotten audience is crucial to their survival. Very often, it requires lobbying government agencies

and/or raising additional funds to maintain programs. It is the duty of the Small Farm Institute and the Maryland OASDFR project to leverage resources across agencies in order to meet programs' goals.

Since 2000, three institutions joined effort to pursue common projects. In 2000, the Small Farm Institute sought collaboration from the Southern Maryland Resource Conservation and Development (RC&D) Council to identify technical and financial opportunities for small farmers in Maryland. Two years later, as the Maryland OASDFR was being established at UMES as an independent program (after separating from Delaware State University), RC&D became one of its Advisory Board members. Since then, RC&D was able to coordinate a link with the USDA-NRCS Maryland State Office. This link has provided technical and financial assistance to assisting the UMES program to further identify USDA farm program opportunities, alternative and agri-tourism opportunities, as well as share information concerning farm resources.

With assistance provided by the NRCS and RC&D Coordinator, many new partnerships were created and enhanced not only within USDA but also between government and private small farm interests.

### **Concluding Remarks**

Underserved populations encounter many obstacles in their daily life. In Maryland underserved farming audiences are minority limited-resource farmers, new immigrant farmers and beginning farmers. Very often, they do not have resources to navigate the system to get where they are to be. Meeting their needs requires a holistic approach.

Leveraging both internal and external resources can be crucial to the survival of not only the very institutions serving

underserved populations but also the underserved audiences themselves. Innovative and creative strategies used to reach underserved populations include farm visits, one-on-one technical assistance, farmer focus groups, hands-on workshops and seminars, networking events, trials and demonstrations, on-farm research projects, and targeted scheduling strategy. Better collaborative and coordinated initiatives among institutions are to be encouraged for better outcomes.

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# **Growing Wisconsin Farmers**

### **Gwen Garvey**

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Grow Wisconsin Farmers (GWF) is a coalition of organizations, agencies and agri-businesses that is committed to sustaining and improving the Wisconsin agriculture industry by focusing on beginning farmer issues. Grow Wisconsin Farmer's vision is a coordinator network of resources to be available to assist beginning farmers. Its mission is to develop and sustain a coordinated network of resources and policies to assist farm entry and transfer.

**Grow Wisconsin Farmers** strives to achieve this mission through regular work group meetings to coordinate educational, promotional and policy efforts; annual state wide conferences to reach beginning farmers and agri-business professionals; Dairy Career and Business Development website; and projects. Recent projects include: developing regional networks and support systems for beginning farmers; establishing managed grazing dairy incubator farms; training beginning dairy farmers, mentors and advisors through internships and other opportunities; analyzing potential farm sites for beginning farmers; encouraging earlier farm succession planning.

### **Grow Wisconsin Farmers values:**

- 1. Economically sound and environmentally viable farms.
- 2. Diverse opportunities for beginning farmers to establish successful businesses.
- 3. Low cost and/or retrofitted facilities as opportunities for beginning farmers.
- 4. Experienced farmers who assist beginning dairy farmers.
- 5. Public and private organizations that

assist in farm transitions.

This effort began in 2002 when an Ad Hoc committee focused on beginning dairy farmer issues met and organized a working group. This initial meeting included representatives from Wisconsin Department of Agriculture, Trade & Consumer Protection, University of Wisconsin, Wisconsin Technical Colleges system, Farm Credit Services, Wisconsin Milk Marketing Board, Wisconsin Farm Services Agency (FSA), and various farm organizations. The GWF effort was assisted by the Wisconsin Dairy Industry Revitalization program, USDA funding secured by Senator Herb Kohl.

The Ad Hoc committee focused on the barriers beginning dairy farmers face. The committee relied on research from UW-Madison Center for Integrated Agricultural Systems and the Program on Agricultural Technology Studies, *Nurturing the Next Generation of Wisconsin's Dairy Farmers* 1, which notes, "A strong dairy economy has both economic and social benefits for Wisconsin....support for beginning dairy farmers....is an important strategy that can renew the dairy industry and new farmers."

"Dairy farmers can successfully start at different ages and stages in their careers. They employ a range of production strategies at different scales. Some take over the family farm, while others start out on their own farms."

"....the most important characteristic of the successful beginners....was the ability to negotiate a good fit between their resources, skills and farm and family goals. Public and private sector agencies and businesses can help beginning farmers develop 'smart' entry strategies."

The first state-wide effort was a conference held in 2003 in Madison, WI which focused on identifying gaps and barriers that beginning farmers encounter. Conference organizers invited beginning farmers to tell their stories and be honest about the struggles they faced. The afternoon consisted of facilitated roundtable discussions. Each roundtable was given a topic and asked to expand on the gaps/barriers. Discussion topics were: financial, business, education, production, and support.

The 2004 state-wide conference focused on addressing the gaps. The discussion topics for this second conference included: getting in, staying in, community support, decision-making for beginning farmers, mentoring opportunities, ag lending resources, improving profitability, neighbor/community relations, older generation issues, younger generation issues, and farm organizations' assistance for beginning farmers. The facilitated roundtable discussions were designed to allow interaction among all the participants, and were specifically designed to discourage lecture presentations by the facilitators. The roundtable discussions were the most popular activity and highly reviewed in the evaluations. Although the state-wide workshops were well attended and well evaluated, the ad hoc committee realized that there were more beginning and aspiring farmers in the rural locations of Wisconsin who were not being reached.

This concern led to the 2004-05 Grow Wisconsin Farmers regional workshops. The target audience for these workshops were beginning and aspiring farmers and those who support them. The purpose of these regional workshops was:

 To establish regional networks of stakeholder organizations that will have a central focus on beginning farmers.

- To conduct regional workshops that attract
  - Beginning farmers
  - Young people considering farming careers, and
  - Farm owners seeking/considering life and business transitions
- To encourage personal interest, career entry and general support for the future health of production agriculture

State and regional partners expanded to include those on the ad hoc committee and regional economic development organizations, county agriculture promotion organizations, grazing networks, Wisconsin Housing & Economic Development Authority, Service Corp of Retired Executives (SCORE) and local farm organizations.

Three regional workshops were conducted. Cleveland, Thorp and Rice Lake, WI were the sites, with 72, 93 and 98 participants, respectively. Approximately 40% of the participants identified themselves as beginning farmers. Each of the workshops was conducted on a Saturday during the winter Extension programming season. Workshop success was based on obtaining the commitment of key people who have a local stake in the future of farming who agreed to take an active and responsible role in the planning of the workshop.

The workshop structure was similar to the state-wide conferences with a keynote speaker, focused beginning farmer panels, and repeated facilitated roundtable discussions. Educational organizations and government agencies were invited to provide displays for the workshops at the locations where space allowed. Cost of participation was kept at a minimum (\$10 per person), by use of grant funding for materials and speaker costs and business support for the meals and breaks.

Developing and sustaining a beginning farmer workshop series requires vision,

planning, follow-up, local network development, encouraging and supportive facilitation, new ideas, continuity and state wide planning assistance.

### **Reflections and Planning**

The popularity of these workshops indicates there are people who want to farm. There is community and experienced farmer support out there, it is just a matter of learning how to find and harness it. The combination of regional workshops and state wide conferences provide networking opportunities to address this very specific topic of beginning farmer issues. The format of the workshops and conference is very important. We feel that we have found a format that works in providing real farmers' stories and the opportunity to network and learn from neighbors. A coalition is the key to both the workshops and conference success.

Planning for the 2005-06 regional workshops and the 2006 state-wide conference has already begun. The state wide conference will focus on reaching agri-business professionals who work with farmers. Five regional workshops are planned, using the same basic agenda format, but with flexibility to allow for regional focus on types of enterprises and/or production systems.

<sup>1</sup> Barham, Brad, UW-Madison Program on Agricultural Technology Studies (PATS); Jackson-Smith, Douglas, UW-Madison PATS; Stevenson, Steve, UW-Madison Center for Integrated Agricultural Systems (CIAS); Taylor, Jennifer, UW-Madison CIAS and PATS, October, 2001. "Nurturing the Next Generation of Wisconsin's Dairy Farmers," Special collaborative report between the Center for Integrated Agricultural Systems and Program on Agricultural Technology Studies, UW-Madison.

# Recordkeeping and Financial Management for Small and Limited Resource Farmers in Alabama Charlotte Ham

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Recordkeeping and business management decision making continue to be a challenge for small and limited resource farmers in Alabama. The Alabama Center for Small Farms and Rural Development at Tuskegee University has used various approaches in meeting the needs in these areas. The National Small Farm Conference presentation reviews the different instruments used through the years, including FSA Farm and Home Plan, Quicken, FINPack, and back to the simple journal entry approach. The goal has been to identify what method works best for each individual and to reinforce these behaviors.

The lessons learned from working with producers on FSA Farm and Home Plan and FINPack indicated that there remains a need for a systematic way to track revenues and expenses throughout the year. The ability to forecast, the long-term planning for which FmHA/FSA Farm and Home Plan and FINPack are designed, is contingent on the quality and consistency of data collected over time. To address this challenge, producers and agriculture professionals working with Tuskegee University have been exposed to Quicken and the use of Microsoft Excel for entering daily transactions in journal form.

The workshop began by asking the participants to consider their own personal recordkeeping system and to determine for themselves what works and what needs more attention. Audience participants provided feedback about ways they store and retrieve information. Some examples included centralizing telephone numbers into one phone book, keeping only one calendar, and using a credit card for business transactions to track expenses. The goal of the exercise was to

highlight that recordkeeping is something that we all do as professionals and in our personal lives and that our efficiency and stress level can be affected by our level of organization.

Next, workshop participants were provided the type of information shared with target clients as they were guided through the process of developing a farm or ranch business plan. The PowerPoint presentation followed closely the Texas A&M University publication by Pena, Klinefelter, and Warmann called "Financial Management: The Key to Farm-Firm Business Management." Reference was also made to the IRS website for farmers/ranchers, IRS Agriculture/Farmers Information Section http://www.irs.gov/businesses/small/farm ers/index.html. The lecture portion addressed the following topics: benefits of recordkeeping, developing financial management skills, the planning process, financial statements and ratios, what records to keep and the importance of maintaining a journal.

Last, the risk management tools developed through the partnership of a local business, Alcena Management Information Systems, Inc., and Tuskegee University with the USDA Risk Management Agency were distributed and explained. The journals have continually been revised when provided as the handout to demonstrate an easy-to-use manual bookkeeping system that coincides with six Microsoft Excel spreadsheets.

The recordkeeping system documents the basic financial information needed to examine revenues and expenses. The following journals contain the basic financial and management data for small

### farm business success:

Cash Receipt Journal is a record of all cash (income) received. Examples: sales, loans, agricultural program payments, and crop insurance and disaster payments, etc.

Cash Payment Journal allows the farmer to keep records of all cash (expenses) that has been paid out over a period of time.

Check Register is a record of all payments made via checking account.

Mileage Log is a record of the miles traveled during the course of a business year. The mileage log allows the farmer to take advantage of the tax deduction for car and truck expense.

Asset Inventory Log is a record of all assets owned by the farm. By maintaining the asset inventory log the farmer can keep a record for depreciation expense deductions.

Mailing List is a record for the farmer to track all the important people that contribute to his/her business operation.

The key concept of the first three items listed is that they include a column for entering a number that coincides with the expense or revenue in the IRS Schedule F tax form. For example, the Cash Receipt Journal has a column for representing if the money received is from the sale of livestock bought, or the sale of

livestock/produce raised, e.g. the first two categories within the income section of the tax return. Then, at the end of the tax year or whenever the manager wants to see where he/she stands financially, the data can be sorted and summed simply.

The Cash Payment Journal and Check Register follow closely the expense categories and provide a way to code as a part of daily activity. An intergenerational approach is encouraged such that farmers/ranchers maintain the manual logs and children learning mathematics and computer databases maintain the electronic logs.

The Mileage Log, Asset Inventory Log, and Mailing List are also key items for tracking to ensure travel related expenses and depreciation are accounted, while the mailing list contains all contacts for supplies, for customers, and for others where communication is key. See the appendix for examples of column headings and utilize the concept with your clients and/or on your farm using the spreadsheet software program available to you.

In conclusion, participant discussion occurred. There was a recommendation of Quicken software for generating Profit & Loss Statements, and other financial statements; along with questions and statements regarding the level of adoption of electronic financial tools by clients. Follow-up has occurred with individuals who requested the *Managing Cash Flows Workbook* data file or more copies of the manual journals.

**Appendix**: Column headings for journals, logs, and the list in the Managing Cash Flows Workbook

CAISH RECEIPT JOURNAL

#### FARM INCOME CATEGORIES:

1-SALES LIVESTOCK BOUGHT; 2-SALES LIVESTOCK, PRODUCE RAISED; 5A COOP DISTRIBUTIONS; 6A-AG PROGRAM PAYMENTS; 7-COMMODITY CREDIT CORP LOANS; 8-CROP INSURANCE & DISASTER PAYMENTS; 9-CUSTOMER HIRE (MAICHINE WORK) INCOME 10-OTHER INCOME

DATE	FROM	FOR	INCOME CATEGORY	INVOICE/OTHER#	AMOUNT RECEIVED

CASH PAYMENT JOURNAL

E0 RM	EXPEN	QEQ.	COTE	GOD:	IE 9

12-CAR EXPENSES; 13-CHEMICALS; 14-CONSERVATION EXPENSES; 15-CUSTOM HIRE (MACHINE WORK);
16-DEPRECIATION & EXPENSES NOT DEDUCTED ELSEWHERE; 17-EMPLOYEE BENEFIT OTHER THAN 25; 18-FEED PUR CHASED;
19-FERTILIZERS & LIME; 20-FREIGHT & TRUCKING; 21-GASOLINE, FUEL, OIL; 22-BUSINESS INSURANCE;
23A-INTEREST MORTGAGE; 23B-INTEREST OTHER; 24-LABOR HIRED (LESS EMPLOYMENT CREDITS); 25-PENSION/PROFITSHARING;
26A-RENT OR LEASE VEHICLES OR EQUIPMENT; 26B-RENT OR LEASE OTHER (LAND, ETC.); 27-REPAIRS AND MAINTAINCE;
28-SEEDS & PLANTS; 29-STORAGE; 30-SUPPLIES; 31-TAXES; 32-UTILITIES; 33-VET SERVICES; 34A-OFFICE; 34B-OTHER EXPENSES

DATE	TO	FOR	EXPENSE CATEGORY	INVOICE/OTHER#

### CHECK REGISTER

### FARMEXPENSES CATEGORIES:

12 CAR EXPENSES; 13 CHEMICALS; 14 CONSERVATION EXPENSES; 15 CUSTOMHIRE (MACHINE WORK);
16 DEPRECIATION & EXPENSES NOT DEDUCTED ELSEWHERE; 17 EMPLOYEE BENEFIT OTHER THAN 25; 18 FEED PURCHASED;
19 FERTILIZERS & LIME; 20 FREIGHT & TRUCKING; 21 GASOLINE, FUEL, OIL; 22 BUSINESS INSURANCE;
234 INTEREST MORTGAGE; 238 INTEREST OTHER; 24 LABOR HIRED (LESS EMPLOYMENT CREDITS); 25 PENSION/PROFIT SHARING;
264 RENT OR LEASE VEHICLES OR EQUIPMENT; 268 RENT OR LEASE OTHER (LAND, ETC.); 27 REPAIRS AND MAINTAINCE;
28 SEEDS & PLANTS; 29 STORAGE; 30 SUPPLIES; 31 TAXES; 32 UTILITIES; 33 VET SERVICES; 34 4 OFFICE; 348 OTHER EXPENSES

DATE	то	CHECK#	FOR	EXPENSE CATEGORY	INVOICE/OTHER #
y.					9

### ASSET INVENTORY LOG

ITEM	DATE	PURCHASE	NUMBER	BRAND
DESCRIPTION	PURCHASED	PRICE	OF ITEMS	MAKE/MODEL

### MILEAGE LOG

			MILES	
DATE	MILEAGE	MILEAGE	TRAVELED	PURPOSE OF TRIP
T. G				

### CONTACTS/MAILING LIST

No. Objects	v/2002 to 2000 to	2.95555 5.4		TELEPHONE	
NAME	ADDRESS	CITY 9	STATE ZIP	NUMBER	E-MAIL ADDRESS
	I			I	